Group insurance scheme for weaker sections of urban society

*133. SHRI PAWAN KUMAR BANSAL: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that a Double Accident Benefit Group Insurance Scheme was introduced by the Life Insurance Corporation for the weaker sections of urban society like Municipal sweepers and Railway porters etc.; and if so, when; and

(b) what is the number of people who have so far joined|opted for the scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) A Statement is laid on the Table of the House.

Statement

In pursuance of the Budget announcements made in this regard for the year 1986-87, the Life Insurance Corporation of India introduced in April, 1986, a Group Insurance Scheme for municipal sweepers and railway porters. The Scheme, which is operated through workers' unions, provides insurance cover of Rs. 5,000|- payable on death of the member and an additional amount of Rs. 5,000|- if death occurs due to accident within 90 days of its occurrence.

The Scheme has so far been extended to railway porters in Bangalore, Calicut, Ernakulam; Jamshedpur, Madurai, Muzaffarpur and Trivandrum, covering 505 lives and municipal sweepers in Bhopal, Karnal, Raichur and Udipi, covering 399 lives. All efforts are being made by LIC to propagate the new Scheme.

LIC has been operating for several years now a number of Group Life Insurance Schemes for the benefit of the weaker sections of society. About 16.54 lakhs of lives belonging to the weaker sections have been covered under LIC's various Group Insurance Schemes.

SHRI PAWAN KUMAR BANSAL: As I understand, the scheme is operated through the workers' union. I would like to know from the hon. Minister as to what is the form of recognising the unions for this purpose.

SHRI JANARDHAN POOJARI: Any registered union which is prepared to come forward to get the benefit of the scheme is permitted to have the benefit.

SHRI PAWAN KUMAR BANSAL: Usually what is done is that for the purpose of representing the workers, one particular union is chosen and a lot of time is taken on the question of recognition of the union. I would like to have an assurance from the hon. Minister whether any union representing any number of workers would be entitled to put forth the case of the workers for the purpose of this scheme.

SHRI JANARDHANA POOJARI: This is exactly what I have stated. Any union can come forward-whether it is recognised or not-and take the benefit of this scheme.

Opening of branches of commercial banks in Orissa

*134. SHRI BASUDEB MOHAPATRA: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that the Reserve Bank of India have stopped the issue of licences for the opening of branches of commercial Banks and Gramin Kshetriya Banks in the State of Orissa; and

(b) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) No, Sir.

(b) Does not arise.

SHRI BASUDEB MOHAPATRA: Sir according to the new policy formulated for opening new bank branches to meet the needs of an area I understand that Area-in a block having an average population above 17,000 as per the 1981 Census is eligible to have a bank office. But I may point out that in Orissa there are